

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

In re:

ROBERT STEPHEN KOSLOFF

Debtor(s)

Case No. 09-44959-CN13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2009.
- 2) The plan was confirmed on 03/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/24/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2011, 12/04/2013.
- 5) The case was completed on 06/06/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$175,500.00.
- 10) Amount of unsecured claims discharged without payment: \$190,459.10.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$34,793.00
Less amount refunded to debtor	\$1,225.00

NET RECEIPTS: **\$33,568.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,765.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,539.24**

Attorney fees paid and disclosed by debtor: \$226.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	50.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	14,017.00	14,173.79	14,173.79	147.41	0.00
BANK OF AMERICA FKA COUNTRYW	Unsecured	52,400.00	53,054.59	0.00	0.00	0.00
BANK OF NEW YORK MELLON C/O E	Secured	17,731.06	16,157.13	16,157.13	16,157.13	0.00
BECKETT AND LEE LLP	Unsecured	7,413.00	7,367.56	7,367.56	76.62	0.00
eCAST SETTLEMENT CORP	Unsecured	6,934.00	6,824.99	6,824.99	70.98	0.00
eCAST SETTLEMENT CORP	Unsecured	43,226.00	44,380.51	44,380.51	461.56	0.00
FIRST AMERICAN TITLE INS CO	Unsecured	NA	26,886.81	26,886.81	279.62	0.00
FIRST AMERICAN TITLE INS CO	Secured	67,444.00	40,000.00	8,657.16	8,657.16	1,347.84
John Muir Health	Unsecured	1,216.00	NA	NA	0.00	0.00
John Muir Health	Unsecured	9,960.00	NA	NA	0.00	0.00
John Muir Health	Unsecured	1,024.00	NA	NA	0.00	0.00
John Muir Health	Unsecured	183.00	NA	NA	0.00	0.00
John Muir Health	Unsecured	167.00	NA	NA	0.00	0.00
John Muir Health	Unsecured	168.00	NA	NA	0.00	0.00
LVNV FUNDING C/O RESURGENT CA	Unsecured	61,579.00	62,085.17	62,085.17	644.92	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,881.00	13,533.08	13,533.08	140.74	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,342.00	1,487.76	1,487.76	15.47	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	258.00	271.04	271.04	2.82	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,406.73	1,406.73	14.63	0.00
SCHAIN, BURNEY, ROSS AND CITRO	Unsecured	1,140.00	1,140.29	1,140.29	11.86	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$16,157.13	\$16,157.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,657.16	\$8,657.16	\$1,347.84
TOTAL SECURED:	\$24,814.29	\$24,814.29	\$1,347.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$179,557.73	\$1,866.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,539.24</u>	
Disbursements to Creditors	<u>\$28,028.76</u>	
TOTAL DISBURSEMENTS :		<u>\$33,568.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/12/2014

By: /s/ Martha G. Bronitsky

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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